(a) whether India's tea exports during 1996-97 have fallen short of the target;

(b) if so, the reasons therefor; and

(c) the steps proposed to boost export of tea?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULI RAMAIAH): (a) to (c) Exports of tea during 1996-97 are estimated at 162.86 million kg. as against the target of 180 million kg. The decline is due to lower imports of tea by countries like Russia, Poland, Ukraine, Egypt etc. Country-wise exports of tea is being analysed for giving special attention to areas offering potential. Tea Board is also identifying and trying to remove bottlenecks in individual markets.

Other steps taken to increase exports of India tea include (i) participation in major trade fairs/exhibitions abroad; (ii) media campaign to increase consumer awareness of speciality of Indian tea and campaign to popularise the Tea Board's marketing symbol which stands for pure Indian tea.

National Commission on Development of Infrastructure

678. DR. Y. LAKSHMI PRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to set up a National Commission on Development of Infrastructure in the country for going into the different faces of the problem including the question of raising of resources for the purpose; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) No, Sir.

(b) Does not arise.

Steps to Enhance Bank Credit to Trade and Industry

679. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it has come to the notice of Government that banks are not serious in expanding the credits and the Managers are not *helpful to the borrower;*

(b) what steps the RBI and Government propose to take for providing credit to trade and industry;

(c) whether any grievance cells are functioning for people who are refused bank advances inspite of their being satisfying all the requirements; and

(d) how many complaints have been received by such cells and if such cells are not functioning at present whether Government will consider to establish such cells?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) and (b) The Reserve Bank of India (RBI) has reported that no complaints have been received that need-based credit requirement has not been provided by banks. Pursuant to the credit policy announced on 15th April, 1997, several measures have been initiated by the RBI for accelerating credit flow from the banking system. These include dispensation of mandatory consortium *requirements for credit limits exceeding Rs. 50* crores, removal of concept of Maximum Permissible Bank Finance (MPBF), revision of minimum period of Commercial Paper (CP) from three months to one month and reduction of lending rates. With the easy liquidity postion of the banks, availability of adequate funds for undertaking lending operations has been ensured.

(c) and (d) Improvement of customer service is an area to which banks are giving attention on a continuing basis. However, Nodal Officers have been appointed in all public sector banks to deal with customer grievances/complaints. The RBI has also formulated Banking Ombudsman Scheme, 1995 for expeditious and inexpensive resolution of customers' complaints against the banks. As of date, there are 11 Ombudsmen all over the country. The customers' response to the Ombudsman Scheme is satisfactory. The date regarding number of complaints is, however, not readily available.